# Case 19-11780-elf Doc 22 Filed 08/08/19 Entered 08/09/19 00:53:45 Desc Imaged

Certificate of Notice Page 1 of 2
United States Bankruptcy Court

Eastern District of Pennsylvania

In re: Kevin J. Merkel Doreen F. Merkel Debtors Case No. 19-11780-elf Chapter 7

### CERTIFICATE OF NOTICE

District/off: 0313-2 User: Keith Page 1 of 1 Date Rcvd: Aug 06, 2019

Form ID: pdf900 Total Noticed: 2

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 08, 2019.

db/idb +Kevin J. Merkel, Doreen F. Merkel, 405 Ferris Lane, New Britain, PA 18901-5035

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. cr +E-mail/PDF: gecsedi@recoverycorp.com Aug 07 2019 03:30:27 Synchrony Bank,

c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 TOTAL: 1

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 08, 2019 Signature: /s/Joseph Speetjens

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 6, 2019 at the address(es) listed below:

DIANA M. DIXON on behalf of Joint Debtor Doreen F. Merkel dianamdixonesq@gmail.com DIANA M. DIXON on behalf of Debtor Kevin J. Merkel dianamdixonesq@gmail.com

KEVIN G. MCDONALD on behalf of Creditor U.S. Bank National Association, as Indenture Trustee, et al... bkgroup@kmllawgroup.com

ROBERT H. HOLBER trustee@holber.com, rholber@ecf.axosfs.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

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# IN THE UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: Doreen F. Merkel CHAPTER 7
Kevin J. Merkel

Debtor(s)

U.S. Bank National Association, as indenture trustee, for the holders of the CIM Trust 2017-3, Mortgage-Backed

Notes, Series 2017-3

VS.

Movant 11 U.S.C. Section 362

Doreen F. Merkel Kevin J. Merkel

Debtor(s)

Robert H. Holber

Trustee

## **ORDER**

AND NOW, this 6th day of August , 2019 at Philadelphia, upon failure of Debtor(s) and the Trustee to file and Answer or otherwise plead, it is:

ORDERED THAT: the Motion for Relief from the Automatic Stay is GRANTED and the automatic stay under 11 U.S.C. Sections 362), is MODIFIED with respect to the subject premises located at 333 Beech Street, Warminster, PA 18974 ("Property), so as to allow Movant, its successors or assignees, to proceed with its *in rem* rights and remedies under the terms of the subject Mortgage and pursue its *in rem* State Court remedies including, but not limited to, taking the Property to Sheriff's Sale, in addition to potentially pursuing other loss mitigation alternatives including, but not limited to, a loan modification, short sale or deed-in-lieu of foreclosure. Additionally, any purchaser of the Property at Sheriff's Sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the Property.

ERIC L. FRANK U.S. BANKRUPTCY JUDGE